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IDENTIFIERS Project T and N Bucks

ABSTRACT

During the 1979-80 school year, the Old Bridge Township School District promoted and implemented a career education program. Its chief aim was to expand career education from the middle school into the elementary and special education divisions. The project was used as a vehicle to enhance career education, expand and involve elementary teachers, and prepare students in one specific career skill area so that they could better avail themselves of the middle school career opportunities and proceed to grow in career and occupational knowledge. Students serviced by the project were 904 regular sixth-grade students and approximately 200 special education students, age ten to eighteen. The project director developed teacher and principal program packets and children program packets consisting of data sheets, bank books, job applications, stock certificates, and mock money for use in "T & N Bucks," a daily on-going program with one weekly, formal Bank Day. The instructional intent was to develop incentive leading toward academic success. Students accumulated money for academic success, earned money through financial investment and employment opportunities, and lost money on their jobs if they failed to meet agreed-upon criteria. They were also involved in career awareness programs to help develop an improved self-awareness. Findings indicated need for teacher participation in curriculum material development and extensive on-going teacher inservice on integrating career education into existing curriculum and expansion of the program to Grades 4-5. (Appendixes include an extensive bibliography, publicity/press releases and student materials.) (YLB)

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ED190831

FINAL REPORT
OF
PROJECT "T & N BUCKS"

1979-80

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U.S. DEPARTMENT OF HEALTH,
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CE 026 338

This project reported herein was conducted pursuant to a contract from the New Jersey Department of Education, Division of Vocational Education and Career Preparation. It was funded under Section 132 of Public Law 94-482.

Project Duration:

9/1/79
Beginning Date

6/30/80
Ending Date

The Contractors undertaking this project were encouraged to express fully their judgments in professional and technical matters. Points of view or opinions do not, therefore, necessarily represent official funding agency positions or policies.

IDENTIFICATION NO. _____ AMOUNT FUNDED _____

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PROJECT TITLE: Project "T & N Bucks"LEGAL NAME OF APPLICANT
DISTRICT, INSTITUTION OR
AGENCY:Old Bridge Township Board of Education

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(Area Code)ABSTRACT

DESCRIPTION OF PROJECT

(Use this sheet and no more than one other to type in single-spaced form a statement of project objectives, procedures that were followed, state and local priorities emphasized and the expected contribution of the project to vocational education.)

The overall goal of the project will be to expand career education downward from the middle schools into the elementary school and special education divisions. The project will be used as a vehicle to enhance career education, expand and involve elementary teachers in the concept and to prepare the students in one specific area in that they can better avail themselves of the middle school career opportunities and proceed to grow in career and occupational knowledge.

The project "T&N Bucks" is geared toward the sixth grade students in the thirteen district elementary schools, and to the Special Education students in the age 10 to 18 bracket. Special Education students involved will be from the areas of perceptually impaired, neurologically impaired, emotionally disturbed and educable mentally retarded. The total number of students to be served by this project will be 904 regular sixth grade class students, and approximately 200 Special Education students. Many of the students heterogeneously grouped in the sixth grade classes will be from economically disadvantaged families.

Abstract (continued)

Our instructional intent is to develop incentive leading towards academic success. Project "T&N Bucks" is a daily on-going program with one formal "Bank Day" per week. Students have data sheets, accumulate mock money for academic success, and earn money through financial investments and employment opportunities. Students may also "lose money" on their "job" if they fail to meet beforehand agreed upon criteria. Students are thus able to examine their attitudes towards work, themselves, each other and the lifestyles and career role of the members of the community.

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A. INTRODUCTION1. NEED AND PROBLEM:

People all over the world are pretty much the same. They all have the same basic needs: food, housing, clothing. They all have wants that go beyond those needs. They all want human companionship and they all express their "spirit" in their values, ideas, religion, art, music - all aspects of their lifestyle.

But, in some important ways, groups of people are quite different from each other. They use different resources in different ways.

One reason for differences among groups of people is that they live in different physical environments. The effect of the environment in a group's way of life may depend on problems in the environment. These problems may make it hard for the people to meet their needs and wants.

The environment can effect people's way of life in many ways, but our way of life is not completely determined by our environment. It is often possible for people to change the environment to suit their way of life, rather than to change their way of life to suit their environment. In essence, man has learned how to control his physical environment. In utilizing the above statements, if man can control his physical environment, then should not man control his Economic Environment?

It is enlightening to notice how much of a student's life is spent studying subject matter which will prepare him or her to lead fulfilling lives as citizens in our democratic political environment. The philosophy which underlies this curriculum approach is that the more students know about the history, the sociology, the literature, and the scientific success of their political and social environment, the more likely it is that they will lead productive lives in our political system. However, it is not generally being considered of equal importance to give students an understanding of the economic system in which they are likely to spend the greater part of their time pursuing life goals. It is almost assumed that our students will understand this system and their place in it by some instinctive natural knowledge which needs no formalization and no circular development.

John Dewey taught that it was essential for an educator to integrate theory with practice. Today, we have had some real success in instructing our youths in economic skills, but we have not exposed them to an understanding of the economic system from which these skills derive their value and their ultimate meaning.

1. NEED AND PROBLEM: (Continued)

Public education is preaching the democratic ideals of a society whereas the "pursuit of happiness", "self-satisfaction:", and "self-worth" and a life of hard work to reach these goals. That success in many ways being measured in monetary accumulation. Then it augers well that we should educate our young people in how to control their economic environment along with the basic skills of reading, writing and arithmetic as an integrated program.

This argument is supported further by a recent Gallup Poll of both teachers and students indicating that they misunderstand the nature and relationships of the economic system.

A research survey produced for the New Jersey Council of Economic Education discovered that only 2% of all students enrolled in New Jersey's public schools (K-12) are enrolled in courses which seem to involve either some social or personal economics.

Since they do not understand the social and economic laws which govern the economic system, they frequently react to it with inappropriate behavior. They may revolt against a system which they personify as a class which exploits and victimizes them; or, more commonly, they become apathetic in the face of forces which they neither understand nor know how to control. Consequently, they give up and accept their fate. Students must realize that as consumers, workers, and citizens, they have a great deal of control over their economic environment. Just as in the physical environment, so in the economic environment, knowledge is "power".

The ultimate goal of education according to the philosophy of the writers of the project is education for life long living education. This project will begin career exploration at the early elementary level and provide the development and articulation to carry the goals of the project through the continuing education experience of the individual student.

In the past year, the Old Bridge School District has attempted to develop a career education program throughout the elementary schools. This attempt, however, has met with limited success even though the district made a quality attempt in introducing a districtwide program. Inadequate staff involvement and lack of hands on programs are the main causes. After examining the California Test of Basic Skills scores 1978-79, we found that the students displayed deficiencies in work-study skills. It is our goal to reverse this trend. In support of Project T&N Bucks, it is our

1. NEED AND PROBLEM: (Continued)

opinion that we also can enhance the basic skills of mathematics and reading. Evaluated through the use of N.J. (M.B.S.) and C.T.B.S. testing instruments, we stress the area of money as incentive leading toward academic success.

During the crucial and formative years of the elementary school students, they form patterns and attitudes towards work that will carry over to their adult life. Unrealistic planning in junior and senior high school is quite often the result of deficiencies in the elementary school curriculum. A career education program during the elementary school years should provide every child with an opportunity for occupationally exploratory activities. Young children need information about the work world and a chance to examine their attitudes towards work, themselves, each other, and the lifestyle and career roles of the members of their community.

The overall goal of the project will be to expand career education downward from the middle schools into the elementary school and special education divisions. The project will be used as a vehicle to enhance career education, expand and involve elementary teachers in the concept and to prepare the students in one specific area in that they can better avail themselves of the middle school career opportunities and proceed to grow in career and occupational knowledge.

The project "T&N Bucks" is geared toward the sixth grade students in the thirteen district elementary schools, and to the Special Education students in the age 10 to 18 bracket. Special Education students involved will be from the areas of perceptually impaired, neurologically impaired, emotionally disturbed and educable mentally retarded. The total number of students to be served by this project will be 904 regular sixth grade class students, and approximately 200 Special Education students. Many of the students heterogeneously grouped in the sixth grade classes will be from economically disadvantaged families.

Our instructional intent is to develop incentive leading towards academic success. Project "T&N Bucks" is a daily on-going program with one formal "Bank Day" per week. Students have data sheets, accumulate mock money for academic success, and earn money through financial investments and employment opportunities. Students may also "lose money" on their "job" if they fail to meet beforehand agreed upon criteria. This program will be administered within the present facility by the classroom teacher.

1. NEED AND PROBLEM: (Continued)

At present, the Old Bridge Township School System's special education and the district's sixth grade students do not have a viable, organized career education program that uses built-in components of academic success incentives, behavior modification techniques, and provides teachers with sufficient orientation, advice consultants or materials. Also, our offcampus cooperative education program has an immediate need for a program of this type and building directly into its curriculum would be an easy task.

In summary, the development of a career curriculum nucleus through a pilot project (T&N Bucks) in career education would definitely increase the thorough and efficient aspects of our educational system. Specific district goals recently adopted by the board of education specifically address long range career education. The proposed project would initiate the implementation of these goals for all types of students. The interaction between the schools and community resources in meeting the career education goals as recommended by the "T&E" mandates is also well served by this project. Project "T&N Bucks" has received administrative approval, responds to a demonstrated need, and aims to constructively serve students who are not presently offered career development opportunities.

OBJECTIVE:

Demonstrate an appreciation of his/her own skills, interests, feelings, values and self-awareness.

Behavioral Objective:

Each student will be able to list personal characteristics that will contribute to job success.

Activities:

Review achievement and aptitude test scores.

Have students, with the aid of the teachers, draw up profile sheets to illustrate his/her strengths and weaknesses (for personal use only).

Make a classroom chart showing attitudes and abilities needed for success in professional and service occupations.

Have each student write an article for his parents, summarizing his educational planning, his future aspirations, and career goals.

OBJECTIVE:

Develop an appreciation of the differences between individuals or groups and relate to individual self worth.

Behavioral Objective:

Each student will be able to prepare a list of resource people in the community, their strengths and skills.

Activities:

Invite various business and industry representatives to class and have them discuss their occupations and relate to educational need for entry level positions.

Prepare a chart that illustrates advantages and disadvantages of various occupations with current salary levels.

OBJECTIVE:

Develop skills in making generalizations, hypothesizing and predicting, using the eight step, decision making process.

Behavioral Objective:

Each student will be able to define a career related problem, and utilize the decision making process to arrive at a solution. Students will discuss their solutions, how they arrived at them, and defend same in class discussion with the rest of the class.

Activities:

Review and assist students in the completion of their self-analysis inventory.

Have students relate their interest to above inventory and discuss possible and probable chances of success in selected careers.

Student will develop a specific problem concerning career development, and work out, using the decision making process.

Students will discuss solution to their problem, with the class, conduct class discussion and defend and/or revise their solutions.

OBJECTIVES:

Identify specific careers and review environmental factors and working conditions which influence career selection.

Behavioral Objectives:

Each child will be able to discuss with his or her teacher their personal traits and relate same to those needed for success in both school and the selected career.

Activities:

Students will be introduced to a daily work schedule and understand the significance and application of same.

Students will receive information as to the various tools, material and equipment necessary to their related career choice.

Students will be instructed in the various skills necessary in the completion of appropriate tasks related to their educational level.

OBJECTIVES:

Students will develop and further their understanding of the banking industry and financial obligations related to their personal and career development.

Behavioral Objectives:

Students will be able to compute the interest on their own mock savings accounts.

Students will be able to balance their own mock checking accounts.

Students will be able to make a decision on how to invest their money for possible profit.

Students will be able to fill out a job application.

Activities:

Each student will be given information on the operation of an all purpose bank.

Students will actively set up a banking operation, make deposits, withdrawals and investments.

Students will be instructed in methods of computing the interest on a savings account.

Students will be instructed on how to handle, make out, and balance a checking account.

Students will be instructed in the proper use of a calculator and adding machine.

Students will be instructed in decimal and percentage computation as it relates to career and business activities.

Actual job applications will be obtained from local business firms, duplicated and filled out by students.

4. RELATED RESEARCH:

A. The elementary school must be organized to support a career program that is both informational and orientational in nature. (Bottoms and Matheny 1969). They have suggested the following objectives for such a program:

1. Students learn to know themselves in their immediate environment beyond and begin to relate to the broader environment beyond family and school.
2. Students develop identification with workers, father, mother and other significant people.
3. Students learn to get along and work with peers.
4. Students learn and relate manual and mental skills in the performance of a number of work tasks.

These objectives can be accomplished if teachers and counselors work as a team in organizing a program of career education. We feel the research statement above significantly adds credence to one project thrust in stimulating more teacher involvement in Old Bridge.

B. One of the most crucial needs in preparing young people for fulfilling careers in today's world is to raise the level of consciousness in parents, teachers, employers and in the young people themselves. The establishment of a sense of identity in the most important developmental task during the adolescent years. (Erickson 1963.) The pupil who is given the chance to explore occupations and relate his school work to potential careers is more likely to be meaningfully involved in the daily activities of the curriculum. (Kenneth B. Hoyt, Director of the Office of Career Education.) A variety of research studies have indicated that children are interested in occupations as early as first grade. (An Introduction to Career Education: U.S. Office of Education, #O.E. 75-00504.)

The nature of the student's experience, with community members, staff, and the multiple hands-on work experience, complete with the potential of significant gains in the academic area truly supports the Old Bridge project design.

C. "Development Program of Occupational Education". Final Report, 1973. F. Smith, E.D. 0807079 (Cobbe Co., Georgia).

The support to our Old Bridge project comes from the significant changes which came about in teacher attitudes as a result of the above listed project demonstrated significant increase over non-participating teachers in their knowledge of career and the interrelationship of career areas with curriculum matters. This Georgia project involvement of classroom teachers

4. RELATED RESEARCH: (continued)

in the career education area definitely supports our Old Bridge project inclusion of teachers in all planning and implementation stages.

D. "Career Awareness Exemplary Project", Final Program Report. Jerry Tuchscherer, 1974. Dickinson, North Dakota.

The above study suggests areas for future application, mainly the primary student population for greatest impact and the hard data to support community involvement in expanding student awareness of careers. The Old Bridge study proposes to look at both of these areas in more depth than the North Dakota study, utilizing hands on experience.

E. A recent Gallup poll of high school students showed:

1. 67% of students do not believe in the need for profit.
2. 82% do not believe that we have competition in American business.
3. 62% believe the government has the responsibility to provide jobs.
4. 61% rejected the profit incentive as necessary to the survival of a free enterprise system.
5. 56% girls and 30% boys had "no opinion" when asked whether or not government should take over industry.
6. 9% said that capitalism had no advantage over communism.
7. 40% could not even name any advantage that capitalism may have over communism.
8. 61% thought a worker should not produce all he can.
9. 55% think that the best way to improve our standard of living is not by workers producing more, but by giving workers more wages.

F. A research survey produced for The New Jersey Council of Economic Education discovered that only 2% of all students enrolled in New Jersey's public schools (K-12) are enrolled in courses which seem to involve either some social or personal economics. Furthermore, the survey of social economics offered in social studies and business departments have a combined enrollment which constitutes 2/5 of 1% of all pupils enrolled in New Jersey public schools. Specifically in Middlesex County, only .005% of all the students enrolled in the county are enrolled in social economics courses of any description in either the Business or Social Studies Departments. This is all the

4. RELATED RESEARCH: (continued)

more extraordinary when one considers the very high percentage of the graduates who go on to major in business in New Jersey colleges.

G. Old Bridge Township Middle School Career Education Program

The Old Bridge Township Salk and Sandburg Middle Schools operate a seventh and eighth Career Education Program. The findings of our educational staff has been that students are ill prepared to take full advantage of this program due to a lack of career education background.

It is the belief of the writers of the project that implementation of this sixth grade and special education program would provide a basis for increased understanding and involvement in the Middle School career experience. The involvement of this career project in each elementary school will also serve to expand the career education concept and move it downward through the elementary grades.

H. "Project Freedom". Middlesex County Educational Service Commission, Project Director Jane Henry 1978-79.

The project deals specifically with a need to eliminate sex-stereotyping of careers. They have found that after the teacher has been exposed to the needs of the children and the resources available to meet these needs, they have become enthusiastic about changing the attitudes of the children. The children themselves consequently have increased their knowledge and awareness of career possibilities. The outcome of Project Freedom and the teacher inservice program design offered by their proposal surely adds support to Project T&N Bucks.

I. T&N Bucks:

"T&N Bucks" was mini field, tested in the John H. Glenn, Jr. Elementary School sixth graders during the '76-'77 school year and was awarded a State funded Mini Grant by the State Department of Education for the school years '77-'78 and '78-'79. The program was also field tested in the area of Special Education by Mrs. Shirley Ikeda, a teacher of the perceptually impaired students during the '77-'78 school year. Parents and students indicated:

1. That there are greater identification with workers, father, mother and other significant persons.
2. That students had developed an awareness toward their socio-economic situation as it related to their family, peers, and community.
3. That students acquired a satisfaction in the task of learning.

4. RELATED RESEARCH: (continued)

4. That students had learned how to get along and works with peers.
5. Individual student productivity.

J. Old Bridge Schools Career Education Resource Book

The development of the Resource Book was funded through federal Title IVB. Its aim was initially to give impact on career educations. In-service programs and audio/visual material were made available also to assist teachers in infusing career education into the regular elementary curriculum.

Although the above mention was not necessarily successful it did make teachers aware of Career Education.

We feel that T&N Bucks will enhance the objects of the Resource Book and the District's goals by providing a hands on program for use by our professional staff members.

1. PROCEDURES USED:

The main operation of the program was conducted by classroom teachers, operating in their own classrooms and in their respective schools. The Project Director, working under the direct supervision of the Assistant Superintendent of Schools, worked directly with the Assistant Superintendent in the implementation and articulation of the project.

The project director routinely visited the elementary schools, classroom teachers and cooperated and worked with the elementary school Principals, Special Services Director, Special Education Teachers, High School Principals and cooperating agencies.

A management plan Personnel Organization Chart appears on the following page.

The District Career Advisory Council was consulted with, thus providing continuous input into the project. Parents were invited to visit the program and the program's aims and objectives were explained to parents and parent participation and student development (assistance with homework, etc.) were encouraged and actively solicited.

In addition to the participating sixth grade teachers, other teachers in the elementary schools were invited to view and participate in the program and various career materials and resources were presented to other teachers in an effort to encourage the entire staff to implement career education as a continuing thread, working through the entire elementary program.

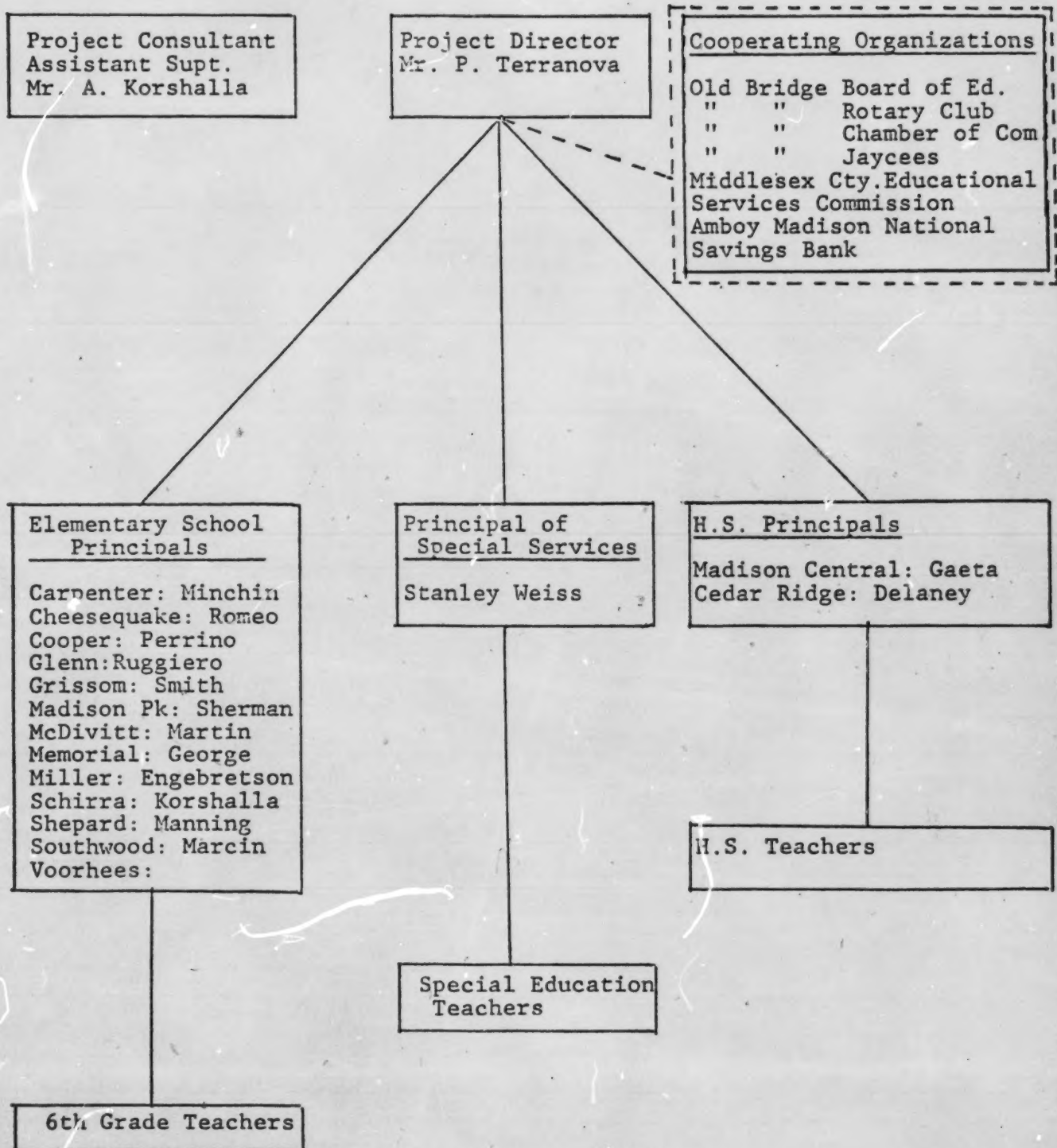
Business and appropriate labor leaders in the Community were requested on a volunteer basis to visit the schools and make presentation to the students in their various areas of expertise.

In the process of solicitation of above mentioned business and labor leaders, the possibility of field trips to the various locations were actively solicited, and where ever possible, District busses were utilized to transport the students to the actual on site operating businesses.

The Central Administration, and in particular the Assistant Superintendent for Elementary Education, is extremely interested and supportive of this project.

The thirteen elementary principals worked with the Director in providing the necessary support at the local school level to the implementation of the project and assuring maximum benefits to individual students involved.

Personnel Organization Chart:



1. PROCEDURES USED: (Continued)

The District Director of Special Services acted as a liason between the Director and the classroom teachers. It was the intent of this grant to explore the development of this Career Program to the Handicapped and Special Education classes of the District and to explore further potential Career Development in these areas.

Materials

Program materials developed by the project director consisted of:

- A. Teacher Program Packets
- B. Principal Program Packets
- C. Children Program Packets consisting of Data Sheets, Bank Books, Job Applications, Stock Certificates and Mock Money.

Specialized Career Awareness material was included, provided by Old Bridge Public Schools. Each of the 50 participating classes received three T.I. 1205 calculators in relation to the program.

Major Responsibilities:

Visit participating schools and classrooms on a regular basis, and work with the teachers in developing the overall program.

- A. Program Orientation: Meeting with Principals and sixth grade staff at individual schools. 9/18-9/27.
- B. Introduction of Project T&N Bucks at each individual school: Director introduced the basic component of the program to each participating class. Providing the expertise and assistance where needed at the classroom level. The program was fully operational in all the elementary schools by - December 5, 1979.
- C. Project director began a series of "back-up" activities working with individual teachers for the purpose of diagnosing the strength and weakness of the program. This was all culminated into, a Mid-year Interim evaluation, (1/15/80), required by the State Department of Education Division of Vocational Education/Career Preparation. Report was also submitted to Superintendent of Schools, Assistant Superintendent, and the Board of Education.
- D. Reported on a weekly basis to the Assistant Superintendent of Schools, discussed strategies and concerns in reference to the overall operation of the project.

1. PROCEDURES USED: (Continued)

- E. Report on a monthly basis to the District Career Education Committee, providing information on the operation development and possible expansion of the project. Was involved with this committee in a Co-Chairperson capacity helping towards the development and implementation of Career Education programs for the district.

In addition to his work in the schools, the Director has reviewed evaluated and identified films and slides presentation which are appropriate for the age groups served, and the eliminations of sex-role stereotyping as a factor in the choice of careers. The Director has also participated in identifying a speaker bureau of more than thirty people, many in non traditional careers, who are prepared to address the children on the significance of their career choices via District Career Education Committee. Moreover the Director has endeavored to provide the teachers with curriculum units and other instructional materials suitable for their use in the classroom. In an effort to extend the out-reach of the project, the Director has served as Adjunct Instructor in the inservice course offered; Accountability In Career/Vocational Education. This course consisted of a review of the concepts and methods that comprise career/vocational education as they address the career development needs of students in grades K through 14. Lesson modules will be developed that address specific goals, objectives and indicators, stressing the "Infusion" concepts of Career/Vocational Education.

In an attempt to expand Career Education programs, the director has continually attempted to locate funding sources. Has developed and written four grants, two of which have been successful.

- 1. Project T&N Bucks
- 2. Career Opportunity The World of Money
- 3. Project T&N Bucks II
- 4. Project SPUR

2. FINDINGS:

During the 1979-80 school year, the Old Bridge Township School District promoted and implemented a Career Education program, whose chief aim was to expand career education from the middle schools into the elementary and special education divisions. The project was used as a vehicle to enhance career education, expand and involve elementary teachers and prepare the students in one specific career skill area so that they can better avail themselves of the middle school career opportunities and proceed to grow in career and occupational knowledge.

The project has been enthusiastically received throughout the school district. We have received many more requests for assistance than we can accommodate. In order for the awareness

to permeate throughout the entire district, we need additional implementation time. We need to continue the current level of activity in all the district's thirteen elementary schools so that the articulation of the career skills continuum can be strengthened with the middle school and high school levels.

There have been many accomplishments credited to the present project. We have however discovered that although the majority of teachers are anxious to participate in career education programs, they are frequently at a loss as to where to find appropriate materials, especially for the elementary levels. Indeed, the materials and programs available either contain the traditional sex-roll stereotyped approach or are not articulated in such a manner as to enable the teacher to infuse directly into their present curriculum.

We have also discovered a certain reluctance on the part of some teachers to fully participate in the project either because they are not themselves convinced of the importance of career education or because, due to their own educational background, they are unfamiliar with the concepts or infusion methods available concerning career education. Many tend to look upon career education programs as add-on materials or "fillers." No career education program can hope to be successful unless the attitudes of the teachers themselves can be altered in some way.

3. INTERPRETATION OF FINDINGS:

First, we must develop curriculum materials which the teachers themselves help to create. One of the best methods available for changing attitudes is through participation in program development. People's enthusiasm grows through involvement. Nothing is more discouraging for teachers than to have to implement a program simply because it is mandated. If they feel that they have a share in the development of the program, that their special talents and insights are needed for success then they begin to develop a better understanding of the concepts and by working together with their colleagues they can develop the needed enthusiasm.

Second, teachers need extensive on going inservice to show them how to intergrate career education into existing curricula within their classroom. This is especially true in the area of non-sex role stereotyping. Teachers are as much a product of our culture as everyone else and consequently they share many of the same view points and biases. And of all biased attitudes, the one which fosters sex role stereotyping is the most subtle in its influence and the most devastating in its consequences. It is subtle because it is imbued in children from the cradle and its very victims frequently both endorse and promote it. It is devastating because it actually disenfranchises more than half our population from most of the well

INTERPRETATION OF FINDINGS: (Continued)

paying and intellectually stimulating careers. Both women and men likewise suffer from sex role stereotyping. Demands for improvement of the quality of instruction in our schools over the past decade, coupled with the increased need for understanding of the learning process and the new Progress Improvement Plan initiated by the New Jersey State Board of Education, have led to the provision of training programs for the staffs of all school districts.

Third, we must expand the present program to fourth and fifth grade students to meet the response and interest of children, parents, teachers and administrators.

4. DISSEMINATION ACTIVITIES PLANNED AND/OR IMPLEMENTED:

The results of the project were disseminated in the following manner:

- a. Informational articles in area newspapers on the status of the project, and a brochure speaking to the program and its components.

Press release:

- 1. September 11, 1979 "News Tribune"
Course To Teach "Where The Buck Stops"
 - 2. September 12, 1979 "Suburban"
"6th Graders Play The Money Game"
 - 3. Letter to parents of participating students describing this program.
 - 4. Sunday, March 2, 1980 "The Star Ledger" "Old Bridge pupils bank on bucks"
- b. Progress reports to the Board of Education, Superintendent of Schools and staff.

Reports:

- 1. Project director began a series of "back-up" activities working with individual teachers for the purpose of diagnosing the strength and weakness of the program. This was all culminated into, a Mid-year Interim evaluation, (1/15/80), required by the State Department of Education Division of Vocational Education/ Career Preparation. Report was also submitted to Superintendent of Schools, Assistant Superintendent, and the Board of Education.
- 2. Reported on a weekly basis to the Assistant Superintendent of Schools, discussed strategies and concerns in reference to the overall operation of the project.
- 3. Report on a monthly basis to the District Career Education Committee, providing information on the operation development and possible expansion of the

DISSEMINATION ACTIVITIES PLANNED AND/OR IMPLEMENTED: (Continued)

project. Was involved with this committee in a Co-Chairperson capacity helping towards the development and implementation of Career Education programs for the district.

- c. The collection of community resources that are identified are to be included in the final evaluation and submitted to the same groups as noted above.

Project "Community Power"

1. Materials concerning the development of a Community Resource File for the Old Bridge School district. Designed to assist teachers in the utilization of community members in a career education program.
2. WANTED: Who can help with our township career education program. Survey to attract community volunteers to provide children with knowledge of careers and the world of work.
3. SHARE: Students have a right to our experiences. Some of our colleagues have skills to share with students regarding career education. Classes now visit shops and beauty culture classes. We are aware that many staff members are very talented in other special areas.

- d. End of the year evaluation will be submitted to the County Superintendent of Education and other interested districts.
- e. Classroom teachers in the K-5 program were encouraged to visit the program in process in their schools. Time was made available in order that these visits may be made and the concepts productively implemented in other grade areas.

Inservice:

1. Inservice Courses: October 22, 1979 Re: Project T&N Bucks - Three two hour sessions offer to the district teachers, a total of 60 participates.
 2. Graduate Course: "Accountability In Career and Vocational Education", three credit graduate course, two sections of 50 participates.
 3. Every elementary school provided one major career education activity. Teachers were given the opportunity to visit and observe these activities in action.
- f. At the end of the program, we will produce a study which will include an evaluation of the entire project and its particular elements. This data will be available to all interested parties. It will be kept on file in the Old Bridge Central Administration office and will be available for review by other school districts and the general public. A model of the program will be developed to be exportable and to be replicated by other school districts and counties.

STRATEGIES OR ACTIVITIES EMPLOYED TO ELIMINATE SEX BIAS AND SEX ROLE STEREOTYPING:

A balance of males and females did participate in the project. The specific plan encouraged all students interested in specific career opportunities to participate and plan a career of their choice. Presenters were encouraged to specifically indicate the equal opportunities available for both sexes within the particular careers discussed. Male and female presenters were identified in non-traditional work positions in order to further the impact of equal opportunities for all students. Emphasis was placed on encouraging students to consider non-traditional careers for both males and females.

1. CONCLUSIONS:

Children attend school to acquire reading, writing, and mathematical skills and also attitudes that will prepare them for assuming an adult or work role. It is the intent of the CAREER EDUCATION PROGRAM to help each child acquire the attitudes and skills necessary for success in his future career. Teachers and parents must work together to help the child develop a sense of responsibility and a desire to contribute to society. The main emphasis of our elementary program is to inform and orient children to the concept of work and workers rather than to prepare them for a specific career.

In conclusion, I would like to commend the Administrative Team and the teaching staff for their cooperation and high degree of professionalism, that has enabled Project "T&N Bucks" to be successful.

The children have been extremely enthusiastic about the program. Parental feed back has been extremely positive and supportive. Their remarks center around the fact that their children seem highly motivated to do his/her best school work.

The supportive systems built into our program hopefully will provide the stimulus to carry out the goals of the project for years to come.

Your cooperation and support of this program is deeply appreciated and has helped us to provide a meaningful learning experience for our children.

2. RECOMMENDATIONS: Old Bridge Township Public Schools

1. That the program material and component be reproduced for the up coming year, enabling the teaching staff to implement the program in September.
2. That an inservice course be offered; "Infusion of Career Education", providing basic techniques and information for teachers on infusion methods of career education into the basic skill area. (Reading and Math).

RECOMMENDATIONS: (Continued)

3. Emphasis placed on an interdisciplinary approach to the career education curriculum. Utilization of the Project Profile Development for infusion purposes.
4. That a K through 6 curriculum be developed for Project T&N Bucks. Program components can be shared and the completion of a career education continuum up through the 9th grade.

RECOMMENDATIONS: State Department of Education: Division of Vocational Education & Career Preparation:

1. That money be allocated for an evaluation consultant in future grant awards. This would provide for development of an evaluation design providing greater accountability in reference to stated program goals and objectives.
2. More inservicing for project directors. Providing them with information and materials in program development and the goals of the Division of Vocational Education of Career Preparation.

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6th-graders play the money game

by Mary Denise Printz
OLD BRIDGE — The district's sixth-grade students will be playing the money game shortly.

But not the kind of game that is played on television. Instead, the students will be brought into the real world of finance and hard economics.

This year, 904 sixth-grade students and 200 special education students will be participating in a project known as T & N Bucks, a program in which the students receive "monopoly" money for achieving and improving their school work. They can use the money toward their fictional checking or savings accounts or they can invest it. And they can also lose money as a result of fines imposed on them.

"We start them off at \$150 and everybody holds the money pretty tightly," says Philip Terranova, project director. "However, within a month everything is a paper transaction."

Terranova said the project evolved as a result of his watching a television program on the subject. He said he took the idea, modified it and then implemented it for a few years at John Glenn School where he taught the sixth grade.

Subsequently, a state mini-grant was made available for the 1977-78 school year at Glenn.

Terranova said that because of the success of the program at Glenn, he hoped it could be utilized in all the sixth-grade classes.

So he wrote up a proposal and received a \$27,400 one-year grant from the Division of Vocation Education and Career Preparation of the New Jersey Department of Education.

But the project won't get off the ground for another couple of weeks until he is able to explain the project to the teachers and principals of the 13 elementary schools.

T & N Bucks will be a daily program that will be integrated into the curriculum. The students will be given data sheets and will be able to keep track of money received or lost for fines, homework, tests and employment.

The money then will be tallied and on banking day, scheduled once a week, the students will put the money into their savings or checking account or invest it.

"The key is to put the students in a real life situation. Adults assume that children will pick this up automatically, which is not so, so we will teach them," stated Terranova.

"It is a positive approach for students to improve the basic skills in reading and math through activities related to money investments," he said.

Terranova said that once the students realize that interest is paid on savings accounts, they will want to know how to figure it out so that they can be sure they are getting the correct amount. In this way, he said, the students will be interested in learning about decimals.

Not only are skills improved, but the students gain confidence in themselves. As an example, Terranova said that one student who had artistic abilities was asked if she would design a cover for a report if she were paid by another student. Suddenly, he stated, she was making a lot of money and became so successful that she had to set up her own business and sub-contract the work.

The project will also be used as a vehicle to enhance sixth-grade career education and allow the students to better avail themselves of the Middle Schools career program.

Another aspect is to get the students to become aware of goals and the importance of making decisions. If a student expresses an interest in becoming a lawyer, he must write an essay on the profession. Terranova states that only by knowing what the duties are of a profession can a student really know if that is what he wants to do with the rest of his life.

Soccer scores

OLD BRIDGE — Last week's scores for 300 the games played by the Old Bridge Soccer League were: Division II — Apollo 1-1, Central Park 2; Cosmos 7-Racing Club 1; Division III — Apollo 0-Central Park 1; 6, Eagles 2-Racing Club 1; Celtics 3-Strikers 1; Division IV — Strikers 0-Giants 9; Raiders 6-Tornados 3; Royals 2-Metro 2; Spartans 3-Goaldiggers 1; Rowdies 1-Scorpions 3; Division V — Atoms 1-Cobras 3; Falcons 0-Goaldiggers 2; Jets 10-Vikings 6; Racing Club 4-Hawks 2; Raiders 9-Red Devils 0; Division VI — Kicks 0-Raiders 6; Apollo 0-Rangers 3; Atoms 3-Peanuts 3; Strikers 0-Racing Club 0; Madison Park 4-Celtics 8.

Course to teach students where the buck stops

By WAYNE YOURSTONE
News Tribune staff writer

OLD BRIDGE — The new program has the unusual name of "Project T&N Bucks," but, bolstered by a \$27,400 state grant, project coordinator Philip Terranova believes it will have a sound impact on the township's sixth grade and special education students.

The threefold approach of the program, said Terranova, who has taught in the school system here for 14 years, is to "enhance the basic skills," to provide a hands-on program for the teachers and to give students the opportunity to develop career awareness.

Although the project will not begin until November and continue through the school year, Terranova first got the idea while watching a newscast about five years ago that depicted a teacher in the northern part of the state conducting a similar pro-

gram. "The basic idea was there and I made my own innovations and modified it," Terranova explained.

Two years ago, Terranova and fellow teacher Mara Nodzela received a \$506 mini-grant from the state Department of Education to develop the project. The teachers' last name initials gave the project its T&N name.

But this year, through the support of assistant superintendent of schools Andrew Korshalla, Terranova got the grant from the state Department of Education's Division of Vocational Education and Career Preparation.

Terranova explained that the program simulates real life situations, including jobs, services rendered and financial incentives.

Geared to the individual student's own level, Terranova said the youngsters will receive a certain amount of mock money to get started, some of which they will be encouraged to bank.

The grant money pays for all the necessary data sheets for checking and savings accounts and to keep track of fees, he added.

The students will receive interest for the money that is kept in the bank, so they will grasp the concepts of mathematics, including decimals and percentages, he added.

According to Terranova, students would be "hired" by the teacher, after filling out the necessary applications for jobs in the bank and will receive a salary for their work.

Other ways for the student to make money, Terranova said, is to complete homework assignments on time and to behave in class. The students can then invest the money they would earn in any way they desire, including the stock market, he said.

Other jobs would also be available, for which the student will have to prepare an essay which will require research in the library. "We're trying to excite the students and lead them to academic success," said Terranova, whose salary as full-time director of the program will be covered by the grant.

The state grant is a one-shot deal and Terranova said, "There's no reason why the program can't continue next year without a full-time director," once the teachers learn the system.

A member of the South Plainfield Board of Education, Terranova said there will be both parent and student evaluations of the program at its beginning and at the end of the year. "We're hoping for feedback, and we're hoping to make the students aware of family involvement and the entire scope of economics," he said.

According to a state survey, only two percent of all students are enrolled in classes for social and personal economics, said Terranova, adding that the course will prepare the students in handling finances.

More and more women conductors are to be seen on Jersey railroad lines. But the veteran of them all is still Betty Kendler who on Aug. 19 marked her 25th wedding anniversary.

She met her husband, Harold Kendler, on the train. She has been a conductor for 32 years, Harold for 35.

"In the early days I took a lot of ribbings as a woman conductor. People would act surprised and ask, 'When did this start?' Now, it's taken for granted. But I've been liberated so long I don't know how to act!"

Antonio Cruz, a political science major at Rutgers, is the legislative aide to Mayor George Ottowski of Perth Amboy.

"My father lived here. We were all born here," says an elderly woman, knitting, facing the railroad tracks and Outerbridge Crossing in Perth Amboy. "Where you see factories was once all farms," she goes on.

Losing a pet animal is always traumatic.

But how much more so when the pet is a recent mother under medical care.

"Vonzie," a two-year-old Lhasa Apso, has been missing since Wednesday from the Rahway Animal Hospital, 175 W. Grand Ave., Rahway.

Finders of "Vonzie" may notify the hospital, Rahway police or Mrs. Mary Torres of 101 Lincoln Ave., Carteret.

Mrs. Torres, who is caring for the four puppies, has an unlisted phone so it is necessary to make a personal visit to contact her, but you can phone the police and/or the animal hospital to relay

Sidelights by Jeanne Toomey

Waite ran down alongside and then went into the river ahead of the sightless creature and grabbed him, saving his life.

The blind poodle, a dirty white in color, had no identification. It is at the Cranbury Animal Hospital receiving care from Dr. Bryan S. Johnson.

Spanglish is increasingly becoming a separate oftentimes hilarious language all its own.

"Cuantos esto hat?" one hears around or "Usted es a real fool, comprende?" and so on.

"I remember when Outerbridge Crossing was built in 1927 or so," says



Honored

Helen Andersch Fulton of 789 Parker St., Perth Amboy. Above her stretches the elevated span, describing parabolas in the sky.

Technical theater workshops have expanded at Middlesex County College.

This fall the Division of Community Education will offer set construction, basic lighting design, set design, theater sound, introduction to the theater, and history of costume in two parts.

Additional information may be obtained from the division.

A Fifties "class reunion" is scheduled from tomorrow to Friday at Seaview Square Mall, Ocean Township.

The climax of the experiment in nostalgia will be the appearance of Frankie Avalon, idol of the era, at Center Court Friday night.

Tomorrow night will feature "The Drifters," presenting a half hour of favorite songs of the 50s. On Thursday, "Danny and the Juniors" will sing at 7 and 8:30 p.m.

Avalon's appearance Friday night will see him judging a dance contest. Persons entering this competition are asked to dress in the style of the 1950s.

Seaview Square Mall is at Routes 66 and 35 at the Asbury Park Traffic Circle.

Middlesex is one of the 17 community colleges awarded scholarship grants of \$1,000 each by the Beneficial Management Corp. for part-time students, most of whom are somewhat older than the traditional full-time student.

Joseph Kiegan of Perth Amboy, chairman of the Council of County Col-

New program

Old Bridge teacher Philip Terranova, left, instructs students in a new state-funded program aimed at developing career awareness and teaching students how to handle personal finances. The program, to begin in November, is being offered to township's sixth-grade and special education students.

News Tribune photo by David Rosenthal





Sixth grader Edward Eisman, 11, points out "stock" market prices to Amysusan Rothlin, as William Smith, sixth grade teacher, and Philip Terranova, project director look on

Photo by Ronald P. Mattar

Old Bridge pupils 'bank' on 'bucks'

Sixth graders learn free enterprise through play money incentives

By ANITA SUSI

Fridays are busy days for young entrepreneurs in Old Bridge.

Each Friday, nearly 1,100 township sixth-graders and special education students buy or sell stock, dicker in real estate and make deposits or withdrawals of "T & N Bucks" earned during the week.

The weekly financial transactions only take about half an hour, according to project director Philip Terranova, whose last initial forms the "T" in T & N Bucks.

But the effects of the year-long, state-funded project have reached into almost every aspect of school life for both teachers and students.

Terranova, who is on leave from his sixth-grade teaching position at the John Glenn Elementary School for the duration of the experiment, dreamed up the idea of using play money to reward pupils for academic achievement and good behavior after watching a television newscast seven years ago. In the newscast, a North Jersey teacher paid pupils for good test scores.

Terranova liked the idea so much that he and a colleague, Mara Nedzela — the "N" in T & N Bucks — worked up their own system of using play money as an incentive.

Two years ago he and Nedzela received a \$500 mini-grant from the State Department of Education to develop the program further for their 44 students.

Deciding they had something worth sharing, they applied to the state for additional funding to expand the project throughout the district. Last year Terra-

nova succeeded in obtaining \$27,400 from the State Division of Vocational and Career Education, which provides grants for exemplary and innovative projects.

"We wanted something to infuse directly into basic skills, using career education components," said Terranova. "We're using some forms of basic behavior modification while helping children develop skills in decision making and responsibility."

Under the rules of the project, pupils must complete assigned work for all their teachers and the work must meet specifications in order for them to collect weekly pay, usually about \$50. If an assignment is missed, the student not only loses a week's pay, but is also fined.

Students can earn extra money for high test scores but are not penalized for low scores.

"We don't pay for failure, but we don't fine either because we don't want to discourage the children," said Terranova.

Students who meet acceptable standards of behavior each week can also draw an additional \$50 in pay, plus fines and loss of a week's salary if they step out of line.

In addition to earning paychecks for good behavior and grades, students can pick up extra dollars by filling out applications to perform various jobs around the classroom such as cleaning blackboards or clapping erasers. Terranova said the task of filling out applications helps develop writing and vocabulary skills.

The project has spawned a network

of small businesses in which students hire each other for services.

Some youngsters work as personnel directors, helping their clients fill out job forms. Others tutor their peers in class work or clean the insides of desks, although doing each others' homework is strictly banned.

Terranova remembers a talented young artist in one of his classes several years ago who started her own commercial art service, designing report covers for fellow students and eventually hiring assistants to meet the demand.

Spending their earnings is somewhat of a problem for the students, said Terranova. Those in debt can sell "real estate," namely their desks, to other pupils wishing to have more desirable locations in the classroom.

"You can see the Nob Hills and the Potters Corners developing in some classes," said Terranova.

Some classes have also gone into the stock business, picking a few companies on the New York Exchange, establishing

brokers and selling the stocks — Exxon, McDonald's, IBM and others — at a 10th of their real value. Once a month prices are changed to reflect the prices of the real stock. This provides a lesson in fractions and decimals as well as stimulating an early interest in Wall Street.

The students' basic goal is to accumulate money, although "there are some who are stone broke and could care less," said Terranova. About \$40 million in play money is circulating or waiting to be paid out over the school year for the 48 participating classes.

"This is also a hands-on program for teachers in career education," said Terranova. "They want to know what you're doing in career ed. What we're saying is not to teach it separately, but to make it part of everything you do in the classroom."

Terranova said parental feedback on the project has been "extremely positive," and students seem better motivated to do good work. They also seem to be developing a better awareness of the parents' role in the work world, he said.

Mr. Philip A. Terranova, Director
 Mr. Andrew Korshalla, Consultant
 (Assistant Superintendent of Personnel)
 Ms. Janice Tucker, Secretary

For Further Information Call:

Mr. Philip A. Terranova, Director
 PROJECT "T&N BUCKS"
 (201) 566-1000

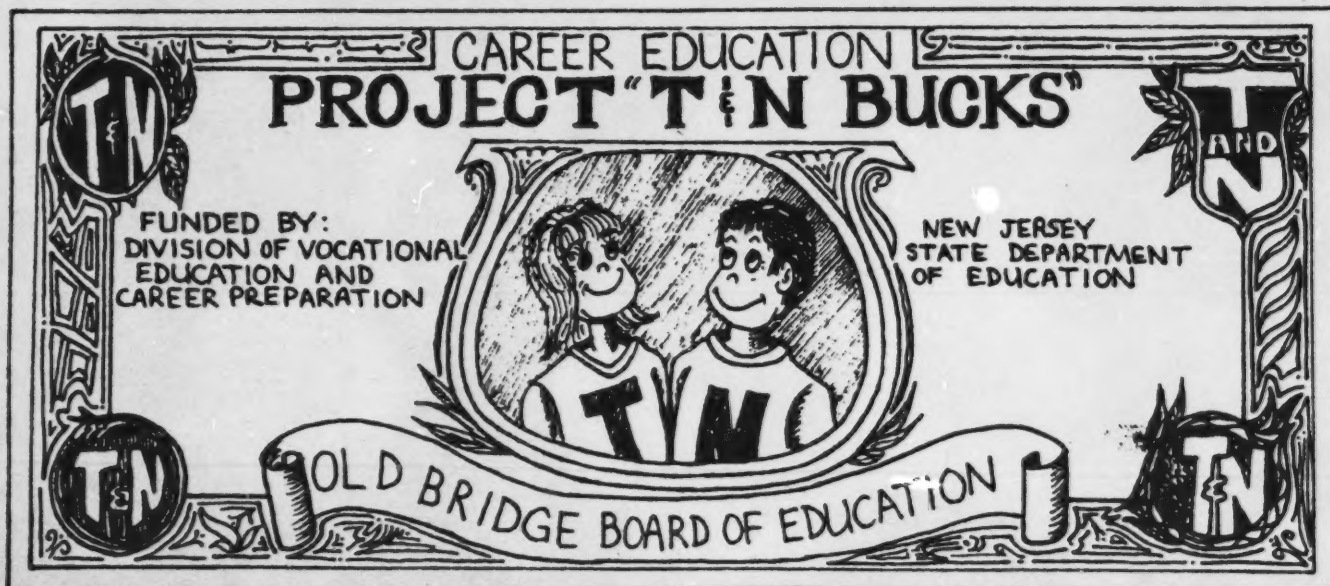
Old Bridge Township Board of Education
 Administrative Building
 Route 516
 Old Bridge, New Jersey 08857

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Certificate

This is to certify that

Has purchased _____ share of

_____ stock

TEN BUCKS

Behavior Chart

Month: _____ Name: _____

	Fines	H.W.	Test	Employment	Misc.	
1						
2						
3						
4						
5						
1						
2						
3						
4						
5						
1						
2						
3						
4						
5						
1						
2						
3						
4						
5						

SKILLS MASTER

Employment Application

Mr.
Mrs.
Miss
Name

Last First Middle Telephone

Present Address City State

Type of work preferred

Full-Time ☐ Part-Time ☐ Evening ☐ Hours Preferred _____ Salary Requirement _____

Willing to Work Overtime? Yes ☐ No ☐ Available Date _____

Education

Attended Month & Year	Type of School	School Name and Address	Major Field of Study	Graduated Yes	No	Average Grade
From		Name				
To		City State				

Special Courses _____

Academic Honors _____

Hobbies & School Activities (other than religious or racial) _____

Previous Employment Record

Dates Mo. and Yr.	Present or Last Position	Company	Position Held	Salary Starting
From		Address	Your Supervisor	Final Salary
To		Business	Your Department	Phone Number
		Reason for Leaving		Full Time ☐ Part Time ☐ Temp ☐

READ CAREFULLY

EMPLOYMENT IS SUBJECT TO: PASSING PHYSICAL EXAMINATION BY COMPANY DESIGNATED PHYSICIAN. SATISFACTORY REFERENCE REPORTS. ACCURACY OF ALL PRE-EMPLOYMENT INFORMATION FURNISHED INCLUDING HEALTH QUESTIONNAIRE.

Signature of Applicant

Old Bridge Township Public Schools

Administration Building

Route No. 516

Old Bridge, New Jersey 08857

(201) 566 - 1000

PATRICK A. TORRE,
Superintendent

RONALD J. IANOALE
School Business Administrator/
Board Secretary

DR. JOSEPH S. BUSHINGER,
Assistant Superintendent
Secondary Education

ANDREW F. KORSHALLA,
Assistant Superintendent
Elementary Education

Dear Parent:

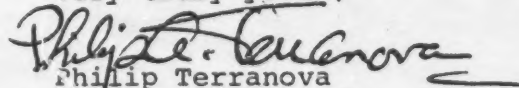
It is with pleasure that we inform you that your child will be involved in a Career Education Program. The Old Bridge School District has been awarded a State Funded grant from the Division of Vocational Education and Career Preparation entitled "T & N Bucks" designed specifically for the 6th grade children.

Our instructional intent is to develop incentives that will lead toward academic success. It is a daily on-going program with one formal "Bank Day" per week. Students have data sheets, accumulate mock money for academic success, and earn money through financial investments and employment opportunities. Students may also lose money on their "job" if they fail to meet beforehand agreed-upon criteria. This program will be administered within the present facility by regular classroom teachers.

Children attend school to acquire reading, writing, and mathematical skills and also attitudes that will prepare them for assuming an adult or work role. It is the intent of the CAREER EDUCATION PROGRAM to help each child acquire the attitudes and skills necessary for success in his future career. Teachers and parents must work together to help the child develop a sense of responsibility and a desire to contribute to society. The main emphasis of our elementary program is to inform and orient children to the concept of work and workers rather than to prepare them for a specific career.

Your cooperation and support of this program is deeply appreciated and will help us to provide a meaningful learning experience for your child.

Very truly yours,


Philip Terranova
Project Director

PT:pr

OLD BRIDGE TOWNSHIP PUBLIC SCHOOLS

1. TITLE: PROJECT T & N BUCKS (Teacher Packet)

FINDING SOURCES: Division of Vocational Educational and Career Preparation, New Jersey Department of Education.

PROJECT DIRECTOR: Philip Terranova

2. GENERAL SUBJECT AREA: Career Education, Math, Social Studies, Language Arts.

3. GENERAL DESIGN:

Our instructional intent is to develop incentive leading towards academic success. The program has been designed for approximately nine hundred, heterogeniously grouped sixth graders and will also include the district's special education students. Special Education students in the 10 to 18 aged bracket, numbering two-hundred, who have been classified perceptually impaired, neurologically impaired, emotionally disturbed and educable mentally retarded.

In addition, students will be actively involved in career awareness programs, listing their skills, strengths, weaknesses, and overall developing an improved self-awareness. Because of the career education component T & N Bucks will also be utilized with the pre-vocational, vocational and high school special education programs now in existance.

T & N Bucks is a daily on going program with one formal "Bank Day" per week. Students have data sheets, accumulate money for academic success and earn money through financial investments and employment opportunities. Students may also "lose money" on their "job" if they fail to meet beforehand agreed upon criteria. This program will be administered within the present facilities by the class room teachers.

4. NEED & PROBLEM:

The overall goal of the project will be to expand career education downward from the middle schools into the elementary school and special education divisions. The project will be used as a vehicle to enhance career education, expand and involve elementary teachers in the concept and to prepare the students in one specific area in that they can better avail themselves of the middle school career opportunities and proceed to grow in career and occupational knowledge.

The project "T & N Bucks" is geared toward the sixth grade students in the thirteen district elementary schools, and to the Special Education students in the age 10 to 18 bracket. Special Education students involved will be from the areas of perceptually impaired,

NEED & PROBLEM: (Continued)

emotionally disturbed and educable mentally retarded. The total number of students to be served by this project will be 904 regular sixth grade class students, and approximately 200 Special Education students. Many of the students heterogeneously grouped in the sixth grade classes will be from economically disadvantaged families.

Our instructional intent is to develop incentive leading towards academic success. Project "T & N Bucks" is a daily on-going program with one formal "Bank Day" per week. Students have data sheets, accumulate mock money for academic success, and earn money through financial investments and employment opportunities. Students may also "lose money" on their "job" if they fail to meet beforehand agreed upon criteria. Students are thus able to examine their attitudes towards work, themselves, each other and the lifestyles and career role of the members of the community.

OBJECTIVE:

Demonstrate an appreciation of his/her own skills, interests, feelings, values and self-awareness.

Behavioral Objective:

Each student will be able to list personal characteristics that will contribute to job success.

Activities:

Review achievement and aptitude test scores.

Have students, with the aid of the teachers, draw up profile sheets to illustrate his/her strengths and weaknesses (for personal use only).

Make a classroom chart showing attitudes and abilities needed for success in professional and service occupations.

Have each student write an article for his parents, summarizing his educational planning, his future aspirations, and career goals.

OBJECTIVE:

Develop an appreciation of the differences between individuals or groups and relate to individual self worth.

Behavioral Objective:

Each student will be able to prepare a list of resource people in the community, their strengths and skills.

Activities:

Invite various business and industry representatives to class and have them discuss their occupations and relate to educational need for entry level positions.

Prepare a chart that illustrates advantages and disadvantages of various occupations with current salary levels.

OBJECTIVE:

Develop skills in making generalizations, hypothesizing and predicting, using the eight step, decision making process.

Behavioral Objective:

Each student will be able to define a career related problem, and utilize the decision making process to arrive at a solution. Students will discuss their solutions, how they arrived at them, and defend same in class discussion with the rest of the class.

Activities:

Review and assist students in the completion of their self-analysis inventory.

Have students relate their interest to above inventory and discuss possible and probable chances of success in selected careers.

Student will develop a specific problem concerning career development, and work out, using the decision making process.

Students will discuss solution to their problem, with the class, conduct class discussion and defend and/or revise their solutions.

OBJECTIVES:

Identify specific careers and review environmental factors and working conditions which influence career selection.

Behavioral Objectives:

Each child will be able to discuss with his or her teacher their personal traits and relate same to those needed for success in both school and the selected career.

Activities:

Students will be introduced to a daily work schedule and understand the significance and application of same.

Students will receive information as to the various tools, material and equipment necessary to their related career choice.

Students will be instructed in the various skills necessary in the completion of appropriate tasks related to their educational level.

OBJECTIVES:

Students will develop and further their understanding of the banking industry and financial obligations related to their personal and career development.

Behavioral Objectives:

Students will be able to compute the interest on their own mock savings accounts.

Students will be able to balance their own mock checking accounts.

Students will be able to make a decision on how to invest their money for possible profit.

Students will be able to fill out a job application.

Activities:

Each student will be given information on the operation of an all purpose bank.

Students will actively set up a banking operation, make deposits, withdrawals and investments.

Students will be instructed in methods of computing the interest on a savings account.

Students will be instructed on how to handle, make out, and balance a checking account.

Students will be instructed in the proper use of a calculator and adding machine.

Students will be instructed in decimal and percentage computation as it relates to career and business activities.

Actual job applications will be obtained from local business firms, duplicated and filled out by students.

SUGGESTED GUIDELINES

- | | | |
|----|--|--------------------|
| a. | Satisfactory Behavior | 25.00 wk. |
| b. | Completion of homework
Assignments for all disciplines | 50.00 wk. |
| c. | Poor behavior fines begin at
(Not eligible for 25.00) | 10.00 per instance |
| d. | Non-completion of homework | 10.00 per instance |
| e. | Children receive interest on their
savings account at the rate of 5%
compounded quarterly. | |
| f. | Professional Occupation (Upon
completion of 500 word essay and
approval from teacher child can
claim; | 25.00 wk. |
| g. | Service Occupations: | |
| | 1. Teacher Assistant | 10.00 per instant |
| | 2. Library Clerk | 30.00 wk. |
| | 3. Class Secretary | 50.00 wk. |
| | 4. Class Custodian | 40.00 wk. |
| | 5. Bank Clerk (3)
(Rotate on a monthly basis)
etc. | 50.00 wk. |
| h. | Test Scores | |
| | G or 90 - 100 | 20.00 |
| | S or 80 - 89 | 15.00 |
| | I or 70 - 79 | 10.00 |
| | N or 60 - 69 | 5.00 |